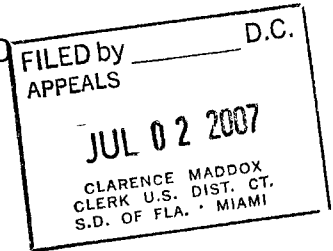


UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA
MIAMI DIVISION

Case 05-22285-CIV-GOLD



GUSTAVO A. MORALES,

Plaintiff,

vs.

CITIGROUP f/k/a THE NATIONAL
CITY BANK OF NEW YORK,

Defendant.

MIAMI, FLORIDA

JUNE 27, 2007

(Pages 1 - 7)

TRANSCRIPT OF COURT'S RULING
BEFORE THE HONORABLE ALAN S. GOLD,
UNITED STATES DISTRICT JUDGE

APPEARANCES:

FOR THE PLAINTIFF:

OMAR ORTEGA, ESQ.
Dorta & Ortega, P.A.
800 South Douglas Road, Suite 149
Coral Gables, FL 33134 305.461.5454
(Fax) 305.461.5226
ortegalaw@bellsouth.net

FOR THE DEFENDANT:

ELENA MARGARITA MARLOW, ESQ.
Astigarraga Davis Mullins & Grossman
701 Brickell Avenue, 16th Floor
Miami, FL 33131 305.372.8282
(Fax) 305.372.8202
emarlow@astidavis.com